

<i>SERFF Tracking Number:</i>	<i>MUTM-127083911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48262</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - MC34815</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/MC34815</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127083911 State: Arkansas
MC34815

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 48262

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler,
Harris Shearer

Author: Jamie Lucy

Disposition Date: 03/17/2011

Date Submitted: 03/17/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: MC34815

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/17/2011

State Status Changed: 03/17/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Mutual of Omaha

402-351-2476 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

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Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	03/17/2011	45681512

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/17/2011	03/17/2011

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Disposition

Disposition Date: 03/17/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	cover letter	Filed	Yes
Form	Print Advertisement	Filed	Yes

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Form Schedule

Lead Form Number: MC34815

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/17/2011	MC34815	Advertising	Print Advertisement	Initial		0.000	MC34815.pdf



Mutual of Omaha

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

Long-Term Care Insurance



Mutual of Omaha

Long-term care insurance underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
mutualofomaha.com

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID; In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC; In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK; In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR; In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA; In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA; LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID; In NC: LTC09U-NC, LTC09U-AG-NC, LTC09U-5ML-NC, LTC09U-10ML-NC; In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK; In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR; In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA; In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA.

This is a solicitation of insurance. An insurance agent* may contact you by telephone to provide additional information.

*In WA, all references to agent should be replaced with producer.



Living Life My Way

MC34815

I'm Living Life My Way

I've always done things my way. Forged my own path. And that's exactly how I'm going to keep living my life. So I've made plans for the future. I know I'll probably need help someday, but it's going to be on my terms. That's why I purchased a long-term care insurance policy.

I'm not going anywhere. This is my home, and it's where I belong.

There are a lot of happy memories in this house. And I plan to stay right here. My home is the center of my life, and my long-term care insurance policy will help me get the care I need here, where I'm most comfortable.

My kids shouldn't have to take care of me.

I don't want to become a burden to my kids. I know they care about me. I just don't want them to have to care *for* me. I bought a long-term care insurance policy to help take care of the expenses, so we can focus on spending quality time together.

I've always made my own decisions, and that's not going to change.

I don't want someone else making decisions about what kind of care I need or where I'm going to live. So, I've taken care of everything. Made plans in advance. I bought a long-term care insurance policy that will help me live life my way.

I'm not willing to risk my retirement savings.

I know long-term care services are expensive. So I'm doing the smart thing. Helping to protect my retirement savings with a long-term care insurance policy. And that's helping me so I can live life the way I always planned.



It's important for me to leave an inheritance for my kids.

I want to leave something for my kids and grandkids. And my long-term care insurance policy is helping me protect my assets. The policy may be in my name, but I bought it for my kids' future.

Here's what I learned.

I thought long-term care insurance was just for nursing homes. But my insurance agent* explained how a long-term care insurance policy may actually help me stay out of a nursing home by allowing me to get the care I need right in my own home. She also said that if I do end up needing assisted living or nursing home care, I have coverage. That's good to know.

Then I learned something else. Since I'm still young and healthy, I thought I had plenty of time before I needed to buy a policy. But my agent* said the cost of a long-term care insurance policy is based on my age, so every year I wait, the cost goes up. She also said my health could change tomorrow and then I might not be able to buy a policy at any price. That was a risk I wasn't willing to take.

I know this is right for me.

I bought a long-term care insurance policy from a family of companies I know and trust. Both Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company have a history of strength and financial stability, so I know they'll be here when I need them.

Want to learn more?

A long-term care insurance policy is helping me live life on my own terms. It can do the same for you. If you'd like to learn more, call your insurance agent* today.

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	cover letter	Filed	03/17/2011
Comments:			
Attachment:			
AR Letter App.pdf			

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL *of* OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



March 17, 2011

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #: 261-69868
FEIN #: 47-0322111
United of Omaha Life Insurance Company
Long-Term Care Advertising
Print Advertisement: MC34815

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This is a "print advertisement" which can be used in a variety of print formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper or brochure. It may be printed in color or black and white and the size may vary based on its use. Any change in size will not affect the content of this advertisement.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division

For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

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